



February 8, 2006

CIRCULAR LETTER TO ALL MEMBER COMPANIES

Re: Change in Increased Limits Factors

By Circular letter to All Member Companies A-06-2 dated February 2, 2006, the North Carolina Rate Bureau distributed to member companies numerous exhibits setting forth revised rates for private passenger automobiles and motorcycles to become effective May 15, 2006.

For your information, please find attached an array of bodily injury increased limits factors that are not displayed in the Personal Auto Manual.

Very truly yours,

Wayne B. Hinton

Automobile Manager

WBH:dp

Attachment

A-06-3

North Carolina Private Passenger Automobile Insurance
 Bodily Injury Increased Limits Factors
 Applicable to 30/60 Rates only

	30	40	50	85	100	200	250	300	400	500	750	1000	1250	1500	2000	2500	3000	4000	5000	7500	10000	
60	1.000	1.070	1.120																			
85	1.020	1.090	1.140	1.230																		
100	1.030	1.100	1.150	1.240	1.270																	
200	1.090	1.160	1.210	1.300	1.330	1.420																
250	1.120	1.180	1.230	1.320	1.340	1.440	1.480															
300	1.140	1.200	1.250	1.330	1.350	1.460	1.510	1.540														
400			1.270	1.350	1.370	1.490	1.540	1.580	1.610													
500			1.290	1.370	1.390	1.520	1.570	1.610	1.640	1.660												
750			1.320	1.400	1.430	1.560	1.610	1.640	1.670	1.700	1.750											
1000			1.340	1.430	1.460	1.590	1.640	1.670	1.700	1.730	1.780	1.830										
1250					1.490	1.620	1.670	1.700	1.730	1.760	1.810	1.850	1.880									
1500					1.520	1.650	1.700	1.730	1.760	1.790	1.830	1.870	1.900	1.930								
2000					1.560	1.690	1.740	1.770	1.810	1.840	1.860	1.880	1.920	1.940	1.970							
2500					1.590	1.720	1.780	1.810	1.850	1.880	1.910	1.940	1.970	2.000	2.040	2.070						
3000					1.620	1.750	1.810	1.850	1.890	1.920	1.950	1.980	2.010	2.040	2.070	2.100	2.120					
4000					1.660	1.800	1.860	1.890	1.930	1.960	1.990	2.020	2.050	2.080	2.110	2.140	2.170	2.200				
5000					1.700	1.830	1.890	1.930	1.960	1.990	2.020	2.050	2.080	2.110	2.140	2.170	2.200	2.230	2.250			
7500					1.740	1.870	1.930	1.970	2.010	2.040	2.070	2.100	2.130	2.160	2.190	2.220	2.240	2.280	2.300	2.330		
10000					1.770	1.900	1.960	2.000	2.040	2.070	2.100	2.130	2.160	2.190	2.220	2.250	2.280	2.310	2.330	2.360	2.380	